

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: MARK A. RAY, SR.	§	Case No. 1:14-bk-05274
SANDRA A. RAY	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/13/2014.
- 2) The plan was confirmed on 06/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 03/08/2016, 11/02/2016, 11/30/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 11/10/2015.
- 5) The case was dismissed on 04/21/2017.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 23,118.99	
Less amount refunded to debtor(s)	\$ 930.85	
NET RECEIPTS		\$ 22,188.14

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,212.54	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,712.54
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	4,500.00	0.00
WEINSTEIN & RILEY, PS	Uns	0.00	576.94	576.94	0.01	0.00
CAVALRY PORTFOLIO SERVICES	Uns	2,107.00	2,107.30	2,107.30	0.00	0.00
DAUPHIN COUNTY TAX CLAIM	Sec	9,500.00	9,941.78	9,941.78	513.42	0.00
DISCOVER	Uns	2,498.88	2,383.88	2,383.88	0.00	0.00
DISCOVER	Uns	4,702.11	3,346.20	3,346.20	0.00	0.00
MEMBER FIRST FED. CREDIT	Sec	15,984.00	17,980.29	24,128.74	1,246.07	0.00
ASSET ACCEPTANCE	Uns	2,190.89	2,207.86	2,207.86	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,141.00	2,141.00	2,141.00	2,141.00	0.00
REGIONAL ACCEPTANCE CORP	Sec	10,632.08	19,592.64	12,704.43	2,516.07	0.00
REGIONAL ACCEPTANCE CORP	Uns	0.00	9,796.32	2,796.32	0.00	0.00
M & T BANK	Sec	0.00	NA	NA	0.00	0.00
LOWER PAXTON TOWNSHIP	Pri	8,897.76	3,028.38	3,028.38	156.39	0.00
PPL ELECTRIC UTILITIES	Uns	10,114.86	9,999.77	9,999.77	0.00	0.00
WEINSTEIN & RILEY	Uns	0.00	840.00	840.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,016.89	1,016.89	0.00	0.00
WEINSTEIN & RILEY	Uns	0.00	430.00	0.00	0.00	0.00
WEINSTEIN & RILEY	Uns	0.00	430.00	0.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY	Uns	2,221.98	2,221.98	2,221.98	0.00	0.00
PORTFOLIO RECOVERY	Uns	774.00	774.03	774.03	0.00	0.00
MEMBERS 1ST FCU	Con	0.00	NA	NA	0.00	0.00
M & T BANK	Con	0.00	NA	NA	9,837.90	0.00
M & T BANK	Sec	47,500.00	43,670.22	1,253.68	64.74	0.00
DIANE BAIR, TAX COLLECTOR	Sec	987.66	NA	NA	0.00	0.00
CAPITAL TAX COLLECTION	Pri	40.00	NA	NA	0.00	0.00
APOTHAKER & ASSOC	Uns	264.00	NA	NA	0.00	0.00
MEDICAL	Uns	4,438.11	NA	NA	0.00	0.00
BUREAU OF ACCT MGMT	Uns	3,463.32	NA	NA	0.00	0.00
CHASE	Uns	2,127.00	NA	NA	0.00	0.00
CITIBANK	Uns	1,822.00	NA	NA	0.00	0.00
CITICARDS	Uns	9,465.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	14,950.00	NA	NA	0.00	0.00
ENTERPRISE RENT A CAR	Uns	1,187.00	NA	NA	0.00	0.00
CITIBANK/ASSET ACCEPTANCE	Uns	5,648.00	NA	NA	0.00	0.00
HSBC	Uns	782.00	NA	NA	0.00	0.00
CIT BANK	Uns	2,039.00	NA	NA	0.00	0.00
MT BANK	Uns	83.00	NA	NA	0.00	0.00
NORTHWEST CONSUMER	Uns	2,361.00	NA	NA	0.00	0.00
PUBLISHERS CLEARING HOUSE	Uns	42.45	NA	NA	0.00	0.00
SEARS	Uns	2,033.00	NA	NA	0.00	0.00
TIME CUSTOMER SVC	Uns	39.00	NA	NA	0.00	0.00
UNITED WATER	Uns	457.00	NA	NA	0.00	0.00
UNUM BENEFITS	Uns	140.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 65,691.11	\$ 11,083.97	\$ 0.00
Mortgage Arrearage	\$ 1,253.68	\$ 64.74	\$ 0.00
Debt Secured by Vehicle	\$ 7,000.00	\$ 2,221.48	\$ 0.00
All Other Secured	\$ 15,646.21	\$ 808.01	\$ 0.00
TOTAL SECURED:	\$ 89,591.00	\$ 14,178.20	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 5,169.38	\$ 2,297.39	\$ 0.00
TOTAL PRIORITY:	\$ 5,169.38	\$ 2,297.39	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 28,271.17	\$ 0.01	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,712.54	
Disbursements to Creditors	\$ 16,475.60	
TOTAL DISBURSEMENTS:		\$ 22,188.14

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/08/2017

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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